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I hereby certify that this correspondence is being electronically deposited with the United States Patent and Trademark Office through the Electronic Filing System, on the below date:  
Date: July 18, 2007 Name: Scott A. Timmerman Signature: /Scott A. Timmerman/

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Appln of: Paul Gallagher et al.

U.S. Patent Application Serial  
No.: 10/727,303

RCE Filed: December 12, 2006  
Filed: December 2, 2003

For: SYSTEMS AND METHODS FOR  
IMPLEMENTING PERSON-TO-PERSON  
MONEY EXCHANGES

BHGL Ref. No.: 12729/102  
Yahoo! Ref. No.: Y00289US03

Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**Attached is/are:**

Fourth Supplemental Information Disclosure Statement and Form 1449  
 Return Receipt Postcard

**Fee calculation:**

No additional fee is required.  
 Small Entity.  
 An extension fee in an amount of \$\_\_\_\_\_ for a \_\_\_\_\_ ( ) month extension of time under 37 C.F.R. § 1.136(a).  
 A petition or processing fee in an amount of \$\_\_\_\_\_ under 37 C.F.R. § 1.17(\_\_\_\_).  
 An additional filing fee has been calculated as shown below:

	Claims Remaining After Amendment	Highest No. Previously Paid For	Present Extra	Small Entity	Not a Small Entity
Total	Minus			x \$25=	x \$50=
Indep.	Minus			x \$100=	x \$200=
First Presentation of Multiple Dep. Claim				+\$180=	+\$360=
				Total \$	Total \$

**Fee payment:**

A check in the amount of \$\_\_\_\_\_ to cover the above-identified fee(s) is enclosed.  
 Please charge Deposit Account No. 23-1925 in the amount of \$180.00.  
 Payment by credit card in the amount of \$\_\_\_\_\_ (Form PTO-2038 is attached).  
 The Director is hereby authorized to charge payment of any additional filing fees required under 37 CFR § 1.16 and any patent application processing fees under 37 CFR § 1.17 associated with this paper (including any extension fee required to ensure that this paper is timely filed), or to credit any overpayment, to Deposit Account No. 23-1925.

Respectfully submitted,

/Scott A. Timmerman/

July 18, 2007  
Date

Scott A. Timmerman (Reg. No. 55,678)